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ABSTRACT

This KIDS COUNT special report focuses on the state of Arkansas' families, using state and national data to discuss demographic and economic changes facing families and the ways those changes affect children. The report discusses the increase in the number of children nationally and statewide growing up in homes without fathers, and notes that the single-parent family phenomenon cuts across all ages, races, and geographic areas. Births to unmarried mothers now comprise 32 percent of total births and 69 percent of black births; however, unwed motherhood is not limited to any age group. Many single-parent families have fewer resources than two-parent families. Families without fathers have been linked to child poverty, which is currently at its highest level in Arkansas in 20 years. Reasons for increasing poverty include declining real incomes, the loss or uncertainty of key safety net programs due to welfare reform, rising costs of basic services, and racial and regional differences in employment opportunities. The report concludes by noting that Arkansas families have changed in complex ways, and that many popular impressions regarding family structure, income, and welfare are not based in fact. The report maintains that understanding the difficult circumstances of single-parent families is necessary to develop solutions that can help to solve problems, rather than further harm families who are most at risk. (Contains 37 references.) (KB)

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KIDS COUNT on *Families*

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Arkansas kids count

A Special Report on the State of Our Families

Amy L. Rossi

PS 026734

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KIDS COUNT on *Families*

A Special Report on the State of Our Families

Arkansas Advocates for Children and Families
December, 1995

Introduction...

Arkansas Advocates for Children and Families works to protect and promote, through research, education and advocacy, the rights and well-being of our state's children and their families. It is the goal of AACF to assure that ***all*** children have the opportunity and resources to lead healthy and productive lives.

In cooperation with the Children's Data Center at UALR, AACF produced the annual *Arkansas KIDS COUNT Data Book*, a comprehensive profile of children's well-being in the state. The data offered in that publication are compiled from a variety of sources and presented by state and county to assist Arkansans in assessing the state's performance on key indicators of child well-being.

Each year, with advice from the members of the *KIDS COUNT* collaborative, AACF selects one issue to explore in depth. This year, we were asked to examine the state of Arkansas' families. *KIDS COUNT on Families* is about the demographic and economic changes facing families and the way that these changes—both good and bad—are affecting our children. The report's message is that these changes, developing in our society over many decades, are more complex and complicated than is generally understood. As this report makes clear, the problems that our families face today are neither easy to overcome nor amenable to simplistic solutions from budget-axe-wielding policy wonks or well-intentioned politicians.

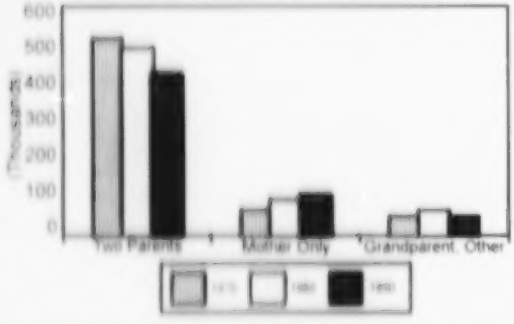
We have used the best state-level data available, supplemented by national data if state data were not available, to explore the demographic and economic status of Arkansas families. If you would like to learn more about the status of children and families, we encourage you to order a copy of the *Arkansas KIDS COUNT Data Book* or contact AACF for more information.

The Father Factor and the Changing Demographics of the Arkansas Family

Families are changing in unprecedented ways Consider these facts Four times as many children nationally are growing up in homes without fathers now than in 1950 According to the *1995 National KIDS COUNT Data Book* from the Annie E Casey Foundation, in 1950 about six percent of U S children were living in families headed by mothers only, in 1994 the figure had increased to 24 percent That's four times the 1950 rate of families without fathers present Blankenhorn, in *Fatherless America, Confronting Our Most Urgent Social Problems*, reports that 40 percent of the nation's children are not living with their fathers

Arkansas families mirror this pattern As Chart 1 shows, two-parent families are on the decline, single-parent families are on the rise In 1992, about 23 percent of families with children were headed by a single parent, most often the mother And, according to the *National KIDS COUNT Data Book*, 18 percent of Arkansas families have no adult males living in the home

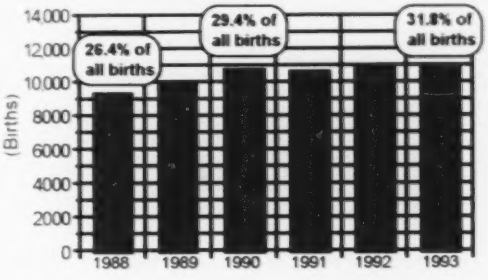
CHART-1
Changing Family Status of Children
Arkansas Children <18 Years, 1970-1990



While the trends toward single, mother-only families have by now been widely reported, it is not so widely known that the demographics of single-parent families are not what is commonly perceived The phenomenon of single-parent families is not limited to teens, not to blacks, or even to urban areas It is an issue that cuts across all ages, races, and geographic areas

Recent birth data paints a disturbing portrait of single-parent families Chart 2 shows that births to unmarried mothers have increased in Arkansas since 1988, now comprising 32 percent of total births and 69 percent of black births Moreover, in recent years, the problem of teen pregnancy has gathered much attention Nationally, Arkansas ranks 15th in the number of births to unmarried teens National data suggests that having a baby as a teenager creates a dangerous precedent as one in five teenage mothers will become pregnant again within one year of giving birth

CHART-2
Births to Unmarried Mothers
Arkansas, 1988-1993



It would surprise most people, however, to learn that teenage women accounted for only 30 percent of all "non-marital" births in the U S in 1994 Moreover, as Arkansas data in Charts 3, 4, and 5 illustrate, the phenomenon of unwed motherhood is not limited to any one age group The number of births to unmarried *adult* females, for example, is higher than those to unmarried teens, regardless of race

CHART-3
Live Births in Arkansas
Births to Unmarried Women, 1988-1993

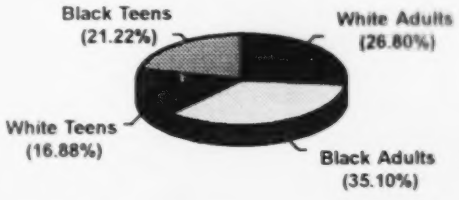
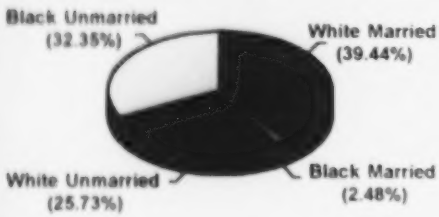


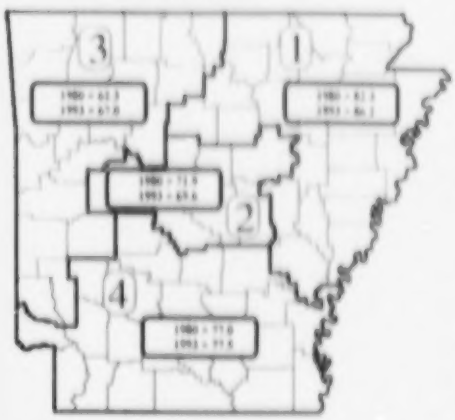
CHART-4
Live Births in Arkansas
Average Annual Births, 1988-1993

CHART-5
Live Births in Arkansas
Status of Teen Mothers, 1988-1993



Again, contrary to popular perception, teenage pregnancies are also not strictly an "urban problem." As Map-1 shows, teen births are more prevalent in rural areas, such as Arkansas' Congressional Districts (CD) one and four.

MAP-1
Birth Rates for Women Ages 13-19
by Congressional District
1980 & 1993



Births to unmarried mothers are also not limited by race. Unmarried whites, for example, accounted for nearly 13 percent of the average annual births in 1988 to 1993, just slightly less than the 16 percent of the births accounted for by unmarried black females.

The Difficult Economic Circumstances of Single-Parent Families

The trend toward single-parent families is one of the most recognizable features of today's families that has changed during the lifetime of most adults. The social and economic importance of the single-parent family is just beginning to be understood by the private and public sectors. Many, though by no means all, single-parent families have less income and wealth than traditional, two-parent families. Consequently, they have fewer resources to use for their children as well as in times of economic turmoil and emergencies.

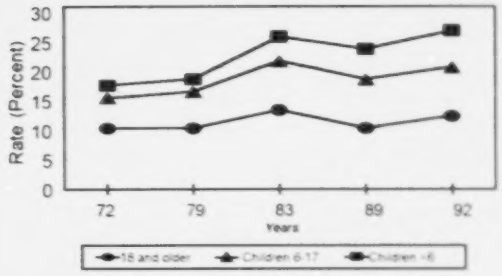
According to the *1995 National KIDS COUNT Data Book*, for example, children who grow up without fathers are five times more likely to be poor, twice as likely to drop out of high school, and much more likely to end up in foster care or juvenile justice facilities.

Girls are three times more likely to become unwed teen mothers, and boys without fathers at home are much more likely to become incarcerated, unemployed and uninvolved with their own children when they become fathers.

The phenomenon of fatherless families is also inextricably linked with unemployment and low wages for today's young men. For instance, the 1990 Census of Arkansas reported 30 census tracts in nine counties where more than 50 percent of families with children were headed by single females. In 60 percent of these areas (18 tracts), more than one-half of working-age men were unable to find work for six months or more in 1989.

The phenomenon of single-parent families also plays a major role in the discussion of family poverty. On its face, childhood poverty appears to have improved in Arkansas. A significant increase in employment, due to a relatively robust and stable state economy during the last half of the 1980s and the early 1990s, appears to have improved the economic condition of Arkansas' children. In 1985 almost 29 percent of Arkansas' children were in poverty. By 1992 the figure had dropped to 24 percent (nationally, the poverty rates have increased since the late 1980s, and currently equal their highest levels in 20 years, as shown in Chart 6).

CHART-6
Poverty Rates for Selected Age Groups
United States, 1972-1992



Nonetheless, based on the percent of children in poverty, Arkansas ranks ninth highest in the nation, with a startling 52 percent of African-American children in poverty in 1990. Moreover, as Charts 7 and 8 indicate, many more mother-only families live below the poverty line, regardless of their race. The increase in poverty among mother-only families has occurred even though there has been a dramatic reduction in poverty rates among white and black two-parent families since 1969, as shown in Charts 9 and 10.

CHART-7
Poverty Status of 2 Parent Families
Arkansas Children by Age Group, 1990

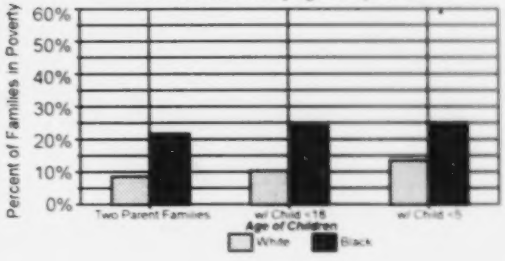


CHART-8
Poverty Status of Mother Only Families
Arkansas Children by Age Group, 1990

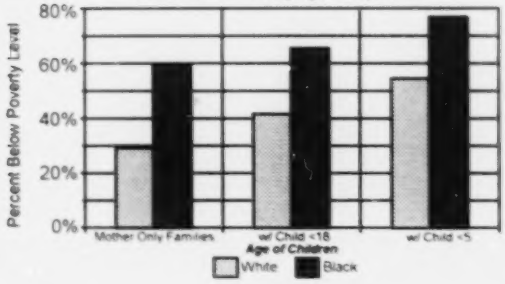


CHART-9
Poverty Status of U.S. Families
Selected Age of Child, 1970-1990

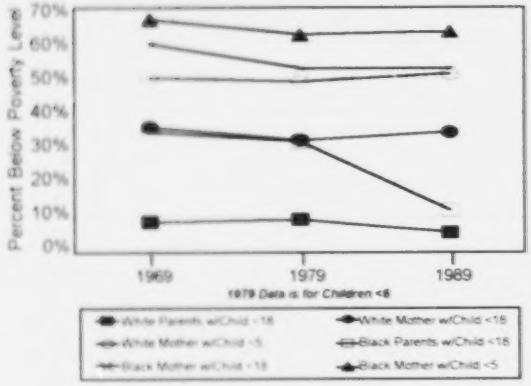
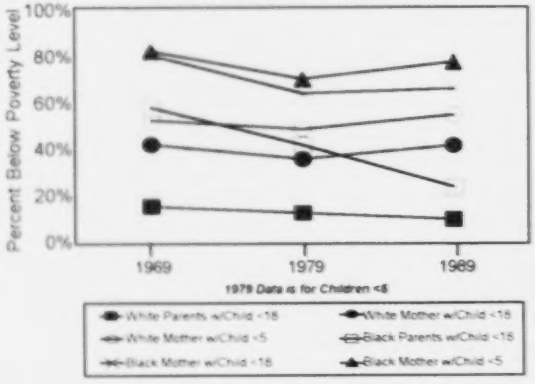


CHART-10
Poverty Status of Arkansas Families
Selected Age of Child, 1970-1990



What factors have helped contribute to the difficult economic consequences faced by many single-parent families? The reasons are many, but among the more noteworthy ones are declining real incomes, key safety net programs that have not kept pace with inflation, the rising costs of basic services, and racial and regional differences in employment opportunities.

Declining Real Incomes...

The media has repeatedly reported that the wages of the middle class have declined in real terms over the past decade. While this is true, the popular press often has neglected the plight of the poor, whose incomes have risen very little during this period.

Between 1979 and 1989, the percentage of U S families with annual incomes less than $10,000 (in 1989 dollars) remained remarkably steady at about 9 5 percent, representing 6 2 million families in the latter year Similarly, in Arkansas, the percentage of the state's families with annual incomes less than $10,000 (1989 dollars) remained relatively constant, increasing only slightly from about 14 9 percent in 1979 to 15 2 percent in 1989, representing 98,000 families in the latter year

Although good annual state-level data on changes in family income is not available, national data suggest some disturbing trends in changing incomes As Table 1 shows, family incomes for those in the lowest quintile of families (i e , the poorest 20 percent of families) has declined steadily since 1979 From 1979 to 1989, the average adjusted family income (post-tax plus governmental food and housing benefits) of these families declined 2 1 percent In contrast, incomes for families in the highest quintile grew 20 4 percent from 1979 to 1989 From 1989-1992, incomes for families in the lowest quintile declined 6 4 percent In the same period, incomes for families in the top quintile also declined, but at a smaller rate of 5 0 percent

TABLE-1

U.S. Mean Adjusted Family Income*,
1979 to 1992

Quintile	Percent Change 1979-89	1989-92
Lowest	-2 1	-6 4
Second	0 5	-5 2
Middle	6 4	-4 6
Fourth	10 6	-3 9
Highest	20 4	-5 0

*Person Weighted

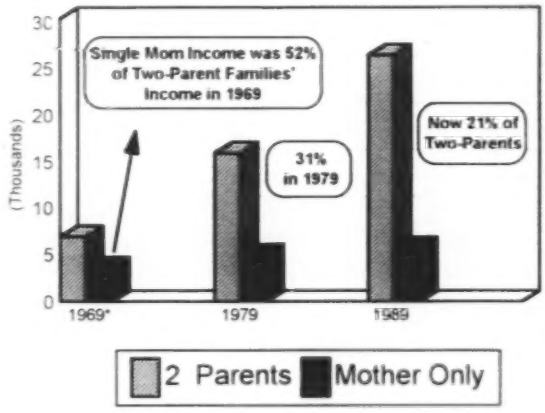
Perhaps more significantly, as Chart 11 shows, since 1969 single mother's incomes have fallen dramatically relative to that of two-parent families

To help make ends meet, a large number of Arkansas families have turned to programs like the Earned Income Tax Credit (EITC)

In 1993, for example, about one-fifth of Arkansas tax returns qualified for an EITC These 205,000 families and individuals received credits of $215 million from the federal government that year

Also, note that the average weekly pay of a full-time, minimum wage worker in 1994 was $170 This was only $25 above the national poverty level income for that year And consider that the average amount that the American taxpayer spent on social safety net programs in 1994 was only $26

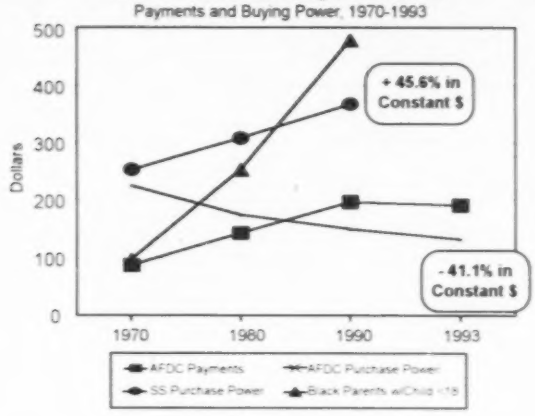
CHART-11
Arkansas Median Incomes by Family Type
1970-1990



Declining Purchasing Power of Key Safety Net Programs...

Another factor contributing to the declining economic fortunes of families is the reduced purchasing power of key federal safety net programs Let's compare two sources of federally subsidized income for many Americans Social Security, a politically-popular program which serves all Americans, and Aid to Families with Dependent Children (AFDC), a means-tested and not so politically-popular program serving the nation's poorest and most disadvantaged Nationally, since 1970 the percentage increase in buying power of the average Social Security check has increased 48 percent For AFDC, however, the percentage change in buying power of the average AFDC check has decreased by 31 percent Arkansas data follows this pattern from 1970 to 1990, Social Security buying power ***increased*** by about 46 percent, from 1970 to 1993, AFDC buying power ***decreased*** by 41 percent

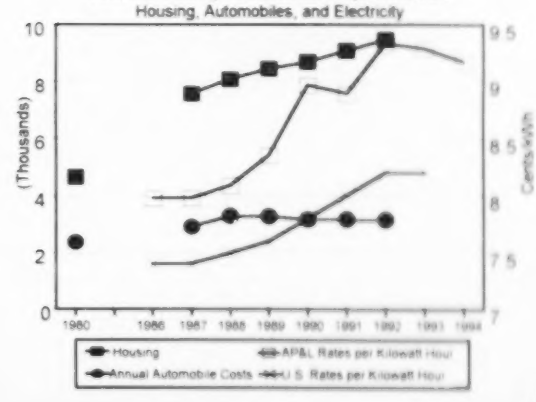
CHART-12
AFDC & Social Security in Arkansas
Payments and Buying Power, 1970-1993



Rising Cost of Basic Services...

Moreover, during recent years, prices of many basic purchases like housing and transportation have risen steadily, outpacing the rise in overall consumer prices of 35 1 percent from 1986 to 1994 A more troublesome problem for Arkansas is the rapid rise in electricity rates Although the state has traditionally had higher costs for power, since 1987 the local rates have risen dramatically even when compared to rising national averages The price per kilowatt hour (kWh) rose about 30 percent, to $ 092/kWh in 1994, while the U S average was less than $ 08/ kWh That translated to an average electricity cost for Arkansas families of about $900 in 1991 (the last year such figures were released), an increase of 15 percent since 1987 and more than 50 percent since 1982!

CHART-13
Annual Family Consumer Expenditures
Housing, Automobiles, and Electricity



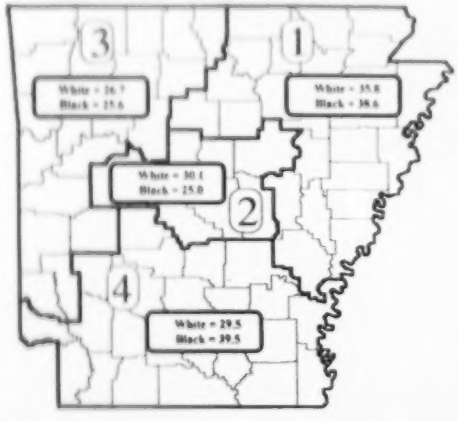
Racial and Regional Differences in Employment...

Economic development and regional employment opportunities are crucial to understanding changing family demographic and economic circumstances Consider this education is not, at least by itself, sufficient to guarantee greater economic opportunity in the state Other factors, such as race and acquiring the right skills necessary for available jobs, influence economic success in the state

In Arkansas, for example, the unemployment rate for white high school ***dropouts*** 16 to 19 years old is 30 6 percent For black high school ***graduates***, persons with presumably higher skill levels than their white drop-out contemporaries, the unemployment rate is 33 8 percent (a similar disparity is exhibited at the national level for persons under age 25, where 16 3 percent of the white drop-outs are unemployed, compared to 23 6 percent of the black graduates)

As Map 2 shows, this disparity is especially prevalent in Arkansas CD-1 and 4 It appears that economic pressure on young workers, especially males, has not helped to stabilize families The worst disparity continues to be wages and unemployment rates for black males, where average wages are lower and rates of unemployment are often twice the corresponding white rates

MAP-2
Unemployment Rates for Persons Age 16-19
by Selected Group & Congressional District
1990
(White High School Dropouts & Black High School Graduates)



It is not coincidental that many of the census areas with a high percentage of single-mother families and low number of weeks worked by young men are in regions with traditionally high unemployment. Delta counties like Jefferson and Lee, for example, still maintain a strong agricultural base, but have not diversified their economies sufficiently to offer a wider range of employment opportunities, from entry-level to semi-skilled, skilled, and high-technology applications.

Unemployment rates have been consistently above the state average in Delta counties. In 1994, for example, joblessness was almost seven percent in CD-1 (the district containing most of the Delta counties), while the state unemployment level was 5.3 percent. Consider the success of northwestern counties like Benton, Sebastian, and Washington, where economic diversity in sectors like manufacturing, transportation, agricultural processing, and services has led to rapid employment growth and the lowest unemployment rates in the state (3.9 percent for CD-3 in 1994).

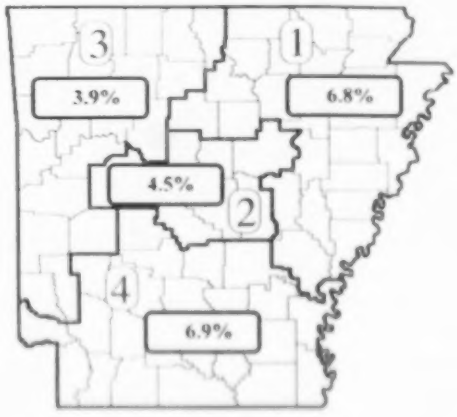
These unemployment figures reflect job availability in these regions, which is difficult to measure from appropriate data. But consider the following evidence: many more job openings are reported in certain growing regions in the state than in others. For example, state employment offices in CD-3 had 28,300 openings filed during 1994—33 percent of the state's total—while CD-1 had only 17,300 jobs available (22 percent of total). Yet the number of people in each labor force is approximately equal.

Consider also the location of new or expanding industry in the state, where large quantities of workers often are required. According to the Arkansas Industrial Development Commission, about 5,000 jobs were announced at new manufacturing plants during 1994. Of these, 38 percent were located in CD-2, and only 14 percent were announced for CD-4.

That same year, more than 7,000 new jobs were announced at expanding manufacturers. Of these, 37 percent were located in CD-3, and only four percent were announced for CD-1. So while the Delta area remains a target region for job development by AIDC and other state agencies—as demonstrated by the recent announcements of new prison locations—ultimately the major decisions about where to expand and grow are made by private industry.

Taken together, the lack of job opportunities in some areas of the state *and* the high unemployment rates spell difficulties for starting and supporting families in those places. If the economy and the employment base do not grow, families will face much more difficult social and economic prospects. And, as we know from experience, it will be the children who suffer the most, both now and in the future.

MAP-3
Unemployment Rates
by Congressional District
1994



The Fragile Umbrella of Health-Care Services for Children

How strong is that generally presumed "social safety net" for today's families? A random sample survey conducted by AACF in 1990 established that about 380,000 persons -- almost one in five Arkansans (19 percent) -- did not have health insurance. Of these, about 38 percent (or an estimated 35,000) were children aged 19 or younger. Among families with incomes between $10,000 and $25,000, 25 percent lacked medical insurance.

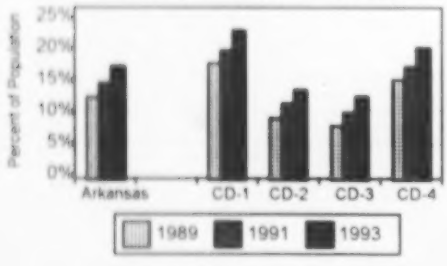
Medical coverage also varies significantly by race One in four African-American families does not have health insurance. African Americans are almost 50 percent more likely to be uninsured than are whites.

More recent data from the 1993 Current Population Survey found that 19.7 percent of all Arkansans did not have health insurance. The same data revealed that 19.5 percent of Arkansas children below age 18 (130,845) do not have health insurance. Data from the Arkansas Department of Health found a slightly lower proportion not having health insurance. According to their estimates, 16.1 percent of Arkansans ages 18-64 did not have any health insurance in 1994.

A random sample survey conducted in 1994 found that only 71 percent of Arkansas' two-year-old children had their proper immunizations. Part of the reason for this may be that 41 percent of health care expenses for children under five years are paid out-of-pocket from the families' cash budget, not by insurance (for children ages six-17 years, 50 percent of health-care costs are cash payments by their families). Legislation passed in 1995 should help change this picture. Families who have insurance can now claim all expenses for immunizations after the first dollar has been spent.

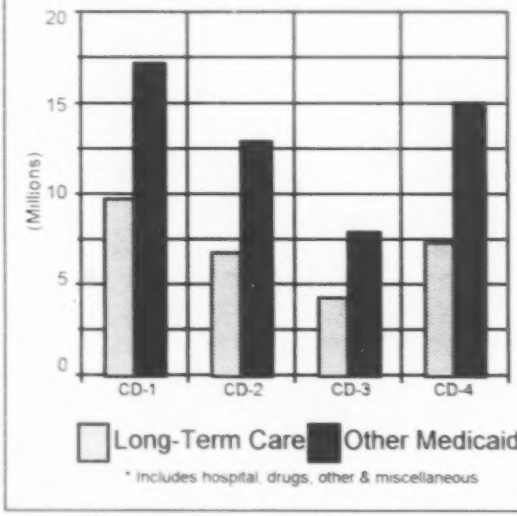
Nationally, more than four million people who left their jobs between 1990 and 1992 lost their employer-provided health insurance as a result. Not coincidentally, in January 1992, a higher proportion of persons were in households covered by Medicaid (12 percent) than were two years earlier (ten percent). In Arkansas, the number of persons eligible for Medicaid medical assistance has been increasing steadily, as Chart 14 makes clear. For Arkansas in FY1993, about 60 percent of Medicaid assistance went to whites, and 35 percent was used by blacks. Insurance coverage appears to promote better health care for families. In 1990, pre-schoolers covered by private insurance had 3.4 physician visits (those with Medicaid had more), while those without any insurance had only 2.8 visits.

CHART-14
Total Eligible for Medical Assistance,
by Congressional District, 1989-1993



The largest portion of Medicaid assistance goes for long-term care for the elderly and disabled, as shown in Chart 15. About 35 percent of total Medicaid in FY1993 was spent here, with physician, dental, and other practitioner bills comprising about one-quarter of expenses. Interestingly, CD-1 receives about one-third of all Medicaid money, while CD-3 gets only about one-half of that amount (15 percent).

CHART-15
Monthly Expenditures for Medicaid
Medical Services by Congressional District, FY1992-1993



Not only does poor health insurance mean inferior care for many Arkansas children, but also the fear of losing Medicaid can keep parents out of the labor force. Since many entry-level and even semi-skilled jobs do not provide adequate health-care plans for families with children, the choice to seek work is not always a simple one.

Uncertain Social Safety Net

Child Support...

A new Census report based on a first-time survey in 1992 found that less than 50 percent of non-custodial parents pay anything toward the support of their children

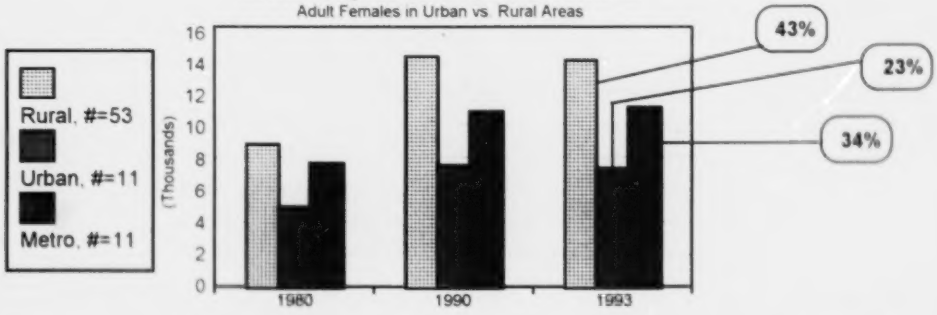
Of single mothers with children, 35 percent are in poverty, that is four times the poverty figure for married couples with children Among single fathers—the custodial ratio is six single moms for every one single dad—only 13 percent are in poverty However, if mothers do not have court-ordered child support arrangements, the poverty figure jumps to 49 percent

Similarly, children are the primary beneficiaries of the Food Stamp Program in Arkansas In 1993, for example, over 50 percent of the recipients were children

Moreover, a substantial proportion of households receiving public assistance in Arkansas include a worker In 1993, for example, 28 4 percent of the households receiving food stamps in Arkansas had earned income (i e , income from wages, salaries, self-employment, or farm income) Nationally, this figure was only 20 6 percent

During the same year, 31 6 percent of the single-mother households receiving AFDC in Arkansas had earned income Nationally, this figure was only 19 7 percent

CHART-16
AFDC Recipients in Arkansas Counties
Adult Females in Urban vs. Rural Areas



Unfortunately, payment rates are low for those who have court-ordered child support awards Although one-half of the mothers who have court-ordered child support awards do receive full payment, one-quarter receive only partial payment, and one-quarter receive nothing

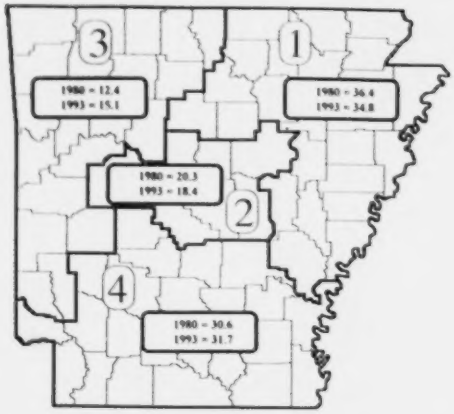
Misunderstood Social Safety Net Programs...

Recently, the issue of welfare reform has risen to the top of the public policy agenda One fact which has consistently been overlooked is that, for the past two decades, the vast majority of those receiving AFDC have been children Since 1980, for example, about seven in ten AFDC recipients, regardless of location, have been children

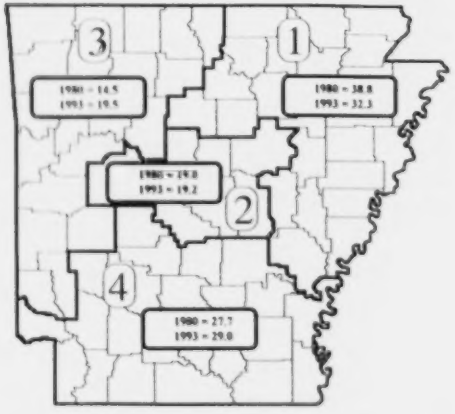
The picture of an urban-dwelling welfare mother manipulating the system to collect public assistance benefits does not square with reality in many states like Arkansas About 14,000 *rural* women receive AFDC for their families at present As illustrated in Chart 16, that is more than two-fifths of the women who were in the program in 1993 And, as the chart shows, while the overall number of recipients has grown since 1980, the fastest growing segment has been in the rural counties

Also consider this In Arkansas, public assistance recipients are increasingly found in regions other than the Little Rock metropolitan area or the historically-poor Delta region As Maps 4 and 5 show, the percent of the state's AFDC and food stamp caseload located in CD-1 and 2 has declined, while it has increased in CD-3 and 4

MAP-4
AFDC Recipients in Arkansas
Percent of State Total by Congressional District
1980 & 1993



MAP-5
Food Stamp Recipients in Arkansas
Percent of State Total by Congressional District
1980 & 1993



Does America already do enough for its low-income and poverty-level families? Think about this: a Tufts University study found that governmental tax and transfer systems in Canada lifted about 20 percent of single-parent families out of poverty, in Germany, about 33 percent, in France, about 50 percent, and in some other European countries, at least 75 percent. In the U. S. in 1991, less than five percent of single-parent families were lifted out of poverty by government programs like AFDC, Food Stamps, etc. America does far less than its economic partners to lift this growing number of single-parent families out of poverty.

Planning for the Future...

As this report has shown repeatedly, Arkansas families, and the conditions facing them, have changed in complex ways that are not always easy to understand. So many popular impressions about changes in family structure, income, and welfare are not based on the reality of daily life. Without true understanding, especially concerning the difficult circumstances of single-parent families and those in poverty, simplistic solutions all too often masquerade as appealing answers, when in reality they only harm those families who are most at risk. AACF encourages you to learn more about families and children. You can contact our office or the Children's Data Center (located within the State Data Center) at the University of Arkansas at Little Rock for more information.

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**** Due to space limitations, references for individual data items have been omitted from the text of this report. To obtain specific references for any data presented in this report, please contact Arkansas Advocates for Children and Families.***

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